My phones have been blissfully registered with the Indiana Telehone Privacy Program since its inception. It is blissful because it is one of the most agressive programs in the country, and provides me and my family quality time when we need it most.

I've had one telemarketing firm who's program is approved under the Federal program that harrassed me unmercifully because I threatened to report them, until they realized I intended to report them to the Indiana Attorney General. The representative apologized for not realizing it was the Indiana program and has not called back since. The Federal program should have such teeth. I have conducted business with several members of the Consumer Bankers Association, I have their phone numbers and will call then whenever I need their services. I DO NOT WANT THEM CALLING ME UNLESS WE HAVE CURRENT BUSINESS OR I HAVE REQUESTED THEIR SERVICES.

My counterproposal is that the Federal program adopt the Indiana program restrictions, therefore providing the consumer the protection we deserve. Perhaps the Consumer Bankers Association would be so kind as to return some of the savings to consumers as additional earnings. I judge any business transaction by the quality of service, not by the number of harrassing phone calls--excuse me, I mean number of consumer contacts I receive.